Greetings Crosstown.

During the Congregational Meeting on October 26th, a number of presentations were made by Pastoral Staff and the Finance Team by Bill Weller. A recorded live stream of the meeting can be found at https://youtu.be/_Umh44xrKqk or at the link in the Crosstown Connection From October 23 - November 5. At the end of the presentations there was a time of Q&A. The Finance Team and Leadership Team are grateful for your questions and pleased to have this opportunity to offer a more in depth response to your questions in this week's newsletter.

— Near the end of the Finance presentation a statement was made that there is a potential shortfall in Giving vs Budget for 2026 budget of $7,000 - $8,000. The question asked by a person in attendance was “What is the cause of the budget to increase $7,000 for next year?”

> The 2026 budget is currently a work in process. It is based on projected General Fund Giving of $283,359, Rent and Ministry Contribution of $64,970 Total: $348,329) Vs Ministry Expenses of $355,417.Resulting in a projected shortfall of $7,088. Budgeted ministry expenses increased from $343,836 in 2025A to potentially $355,417 for 2026 (Total: $11,581.) Known items resulting in the ministry expense increases are Insurance, annual licensing fees for Worship (streaming), and Salary/Compensation adjustments. Currently the expense for Insurance is estimated ~$6,000 higher than last year to avoid a surprise come January/February of 2026 like we encountered this past year, which resulted in the need for a special meeting in the mid summer.

— During the presentation, the Balance for the National Covenant Properties accounts was shown as $168,073 on September 30, 2024 and as $153,673 on September 30, 2025. A reduction in value of $14,400. There were a couple of questions related to this change in value of the National Covenant Properties (NCP) Funds?” As indicated during the meeting the NCP funds were used as our saving accounts/reserve funds to meet the financial obligations of the church.

> This past year in April we had had to withdraw $20,000 to keep the church’s Checking account above a certain dollar level as requested by our credit card issuer. During the same period (Sept 30, 2024 to Sept 30, 2025) the funds received interest of ~$5,600. It does not affect the giving, budget or expenses. Just which banking account the money is held.

Comments from our Financial Secretary (Liana Ogawa)
Thank you to each one of you who gives faithfully. But on the other hand, I’m gonna say because I’ve been doing the job for a long time, many people‘s giving has stayed the same over the years and if that’s how it needs to be that’s fine but if you can find it in your heart to give five or 10 dollars a month it’ll make a lot of difference. We get stuck in a rut and I think especially when we do the online giving we don’t look to see, it just comes out of our account and we forget how much we’re even giving. So I guess my bottom line just is if you can find it in your hearts to give a little bit more. That would be much appreciated.